

EBT WIRELESS PROJECT February 2010 Newsletter



From the Editor – Jan Walters

Total Transactions		EBT Transactions	Total Sales on Wireless		
2009 Total: 32,	,508	6009 (18.5%)	\$834,298		
2010 Totals: January 243	3	38 (15.6%)	\$13,274		
2010 Total 243		38 (15.6%)	\$13,274		

January 2010 Facts:

Total sales for January this year were less than January 2009 (\$13,274 compared to \$14,678). This is an overall decrease of 10%. Yet the amount of EBT sales were 25% higher than one year ago. The number of EBT transactions were 24% higher in 2010 compared to a year ago. For this January, there were a total of 243 wireless transactions. A year ago, there were 265 transactions.

Even though sales were down from a year ago, this is not too surprising as there are fewer farmers in an active status.

<u>In January 2010, there were 153,383 Food Assistance/EBT families in Iowa. \$42.5 million in benefits were issued in January to these families.</u>

Here are other interesting facts regarding January sales:

There were 47 farmers/producers who were active during January. There were 10 farmers who had EBT sales. For the second month in a row, there was only one vendor with 10 or more EBT sales this month: Fitkin Popcorn. Congratulations! The farmer/vendor with the highest amount in EBT sales was Grossman's Meats. Way to go, Ives and Bonnie!

Total Merchant Services is going green

Effective January 31st, Total Merchant Services (TMS) will no longer be mailing out monthly paper statements. Instead, you will be provided access to your monthly statements on-line. You will need to go to www.gotomystatement.com and complete the registration process, which will include obtaining a user ID and a password. You will be asked to provide your merchant ID number (if you don't know your merchant ID # you can call either Tracy or Jan) and either your Federal Tax ID number or your bank account number for security purposes. It will be very important to get the registration process completed in a timely fashion as January 31st is just around the corner.

For our farmers that do not have internet access, you can call TMS at 1-888-848-6825 and request to continue to receive a paper statement at a cost of \$2.00 each month. Because of our current budget problems, we are hopeful that all of our farmers will find a way to access the internet by December 2010. Either by purchasing a computer or exploring the possibility of having a friend or relative access your statement or go to the public library to access your monthly statement. There is no guarantee how long DHS will be able to pay the \$2.00 a month for paper statements. When you do get internet access, be sure to contact Tracy and report your email address.

Updating the Farmer Market Brochure from DHS

DHS will continue to print a brochure listing the markets that you plan to sell at in 2010. We want to have this brochure to the printers by May 1st, so we can get it printed and sent to all the DHS county offices. It is essential that you call Tracy or Jan to report which markets you will be at this year. If you do not contact us by April 30th, then you will not be listed in the printed brochure for this year. Changes or updates submitted to DHS after May 1st will be added to the DHS website version, but only approximately 50% of Food Assistance households have access to the Internet. Please make sure that you only list the markets that you are sure you will be selling at. EBT customers will be using this brochure and looking for you at the market. Thanks for your assistance.

Cancellation of HIP (Healthy Incentive Pilot) Project

Many of you are already aware that DHS will not be proceeding with the grant opportunity. With the passage of the retirement bill for state government, DHS will not have adequate staff to write or manage the grant if we were awarded.

Getting Ready for Market-2010

It is hard to believe but market season is around the corner. Many markets open on May 2nd. Here are some things you will need to do before your first market day: (if your machine has been active all winter, you're good to go and can ignore the following)

- Two weeks before the first market turn on your machine. Make sure it does turn on. Sometimes there's a mix up and a machine is not turned on at the designated date. (Don't wait until market day and discover your machine doesn't work. If it is after regular business hours for TMS (Saturday or late evening), you may not be able to get the problem resolved until the next business day, depending on the problem.)
- Charge both of your batteries before the first market. If one of the batteries won't hold a charge, call DHS.
- Run a credit and debit test transaction on your machine –*You need to make sure you remember how to do this.*
- Call DHS to run an EBT transaction. For some reason, every year there are always a handful of machines that don't have EBT turned on or downloaded.
- Check your paper supply. Farmers with lower volume of sales should have 1-2 rolls of paper. The farmers with large volume of sales, you should have 3-5 rolls
- Make sure you locate the cords for charging the battery and the modem download cord.
- If you have problems or need a refresher in how to run a transaction or batch report, please call DHS as soon as you can.

Help Us Recruit New Farmers!

Many of you will be attending annual market meetings the next couple of months. We may be able to get out and attend a few of those meetings if you let us know ahead of time. <u>If you are aware of other farmers at your market or in your community that would benefit by participating in the EBT Wireless Project, please have them give us a call or let us know and we can contact them.</u> Now is the time we want to start the enrollment process for May 2010.

Results from Farmers' Annual Survey

Only 51 of you completed and submitted the survey form this year. This is down substantially from the previous year. It is so important for you to complete this form, as the information is compiled and shared with our federal partners, USDA, other states, non-profit groups, etc. So, if you are participating in the program next October, you will be receiving a survey form. Please take the time to complete the form and return it to DHS.

Now, for the good stuff! Many of you made comments or suggestions on how to make EBT families aware that they can use their benefits at farmers markets. DHS will be modifying the card mailer form to add a reminder that benefits may also be used at farmers markets. DHS is also working with our EBT contractor, ACS, to create a new DVD for the DHS website and to be used in training new farmers. ACS is doing this at no cost to the State! So, we will want to interview several of you for the new DVD. ACS is also re-designing our market posters that are placed in DHS county offices, at no cost to the State. These posters list all the markets in the DHS areas where low-income families may use the EBT/SNAP benefits.

Listed below is the **wireless sales** history for 2009 (does not include cash, checks, WIC, FMNP sales)

	\$0- \$500	\$501- \$1,000	\$1001 - \$3,000	\$3001 - \$5,000	\$5,001 - \$10,000	\$10,001 - \$20,000	\$20,001 - \$60,000	\$60,001- \$75,000	\$75,001 or greater \$
# of farmers with this amt of sales	60	24	25	15	13	14	7	0	2

Training – 92% of you reported that you received adequate training to run the wireless machines. Reminder: if you need a re-fresher, call Jan or Tracy ASAP so we can get this on our schedule. We want to have all training completed prior to May 1st.

Calling TMS – 57% of you reported that you called Total Merchant Source (TMS) last year. With the limited staff at DHS, we need to rely on TMS more this year to handle issues (refunds, problems with the batch report, EBT isn't working or downloaded, etc.) Tracy previously did many of these tasks herself. Her time this year will be very limited. Please use the 800 number on your machine as much as possible. If you are unable to get the problem resolved with TMS, then contact Tracy.

Is the wireless equipment fast enough? 69% of you reported Yes. Some of our original machines (8000GPRS) started having problems in 2009. We have replaced many of those devices with the VeriFone/Nurit 8020. We also required many of you to download new software this past year. This helped speed up the processing time. If your transaction time is still abnormally slow, please contact the 800 number on your machine. Remember, if they suggest you need a new machine, you must go through Tracy. Otherwise TMS may bill your account for the equipment.

EBT cards won't properly swipe- In August 2009, DHS did begin issuing the improved EBT cards to new applicants or people who requested a new EBT card. If a customer's EBT card won't swipe, you should tell them to contact the 800 on the back of their card and ask for a replacement.

Did you make more money at the market this year compared to last year? 55% of you reported Yes. Of this group, your average increase was 22.75%

Were your customers buying more or less this year? 20% reported More. 24% reported the Same. 29% reported less, but 27% of you didn't answer this question.

Do you read the monthly newsletter? I'm glad to say that 92% of you reported Yes. ©

How often do you use your signs supplied by DHS? 96% of you reported always. Several of you did mention that the signs were showing wear and tear. Contact Jan or Tracy if you need signs or if you have signs that you do not use. We are trying to make sure we have enough signs to give to the new farmers coming on this spring. We're hoping for about 35 new farmers. In the past, we've had problems with farmers who quit or drop out of the Wireless Project with them throwing away signs. We may not have the sign you want, but we may have something extra that you could use. A table top sign is better than no sign. We also realize that the plastic holders for the table top signs do break. You can go to Wal-Mart, Office Max, etc and pick up a new plastic holder for a few bucks.

Changes to customer survey cards – Several of you submitted good questions to be added to the customer survey cards. Since we printed a large supply of cards last year, we won't be printing new survey cards in 2010. As our supply runs out, we will incorporate these new questions into the survey. Thanks for your input.

Did you have more sales in 2009 because you accepted the EBT card? 67% reported Yes. 27% reported No and 6% didn't respond. This is very encouraging. In 2009, we saw EBT sales increase by 48% over the previous year. With your help, we hope to see continued growth in 2010.

If you participated in this program in 2008, did you have more EBT sales in 2009? 47% reported Yes. 31% reported No. 2% reported the Same and 20% didn't respond.

Did you have more sales because you accepted Visa, MasterCard, Discover and Debit? 90% responded Yes.

General comments from you:

- There were many weeks when we didn't even turn on the machine. No requests to use it
- We have a great small-medium market. People still think CASH, but over the years, they are getting used to the machines and card use.

- Glad to have it. Fewer glitches this year.
- Good season. Wireless sales steadily increasing
- It was our first year and the machine was frustrating due to poor signal reception. Even if I had a good signal, the transaction wouldn't go through.
- It was our first year & it was a positive experience. Sales were quick & easy. The only problem we had is when we forgot to charge battery.
- We were immediately impressed and fell in love with the wireless. We do not want to be without it.
- Was pretty good except for several times when it was slow in connecting.

Unique Promotion: One creative vendor wrote: "We sell baked goods and fresh produce. Many SNAP customers view our products and want to buy the baked goods instead of fresh produce with their WIC or Senior checks. So we sell them the fresh produce with their checks and give them the baked product they were wanting. These way recipients get the fresh produce needed for their nutrition and they get something 'free', rewarding them for patronizing the market." We hope the SNAP EBT shoppers visiting your stand appreciate the extra effort that you do for them.

Newsletter Comment – One person wrote in and requested that our newsletter cover more of the small or struggling farmers markets instead of the big markets. DHS staff would also like to cover more of the rural markets. Prior to 2009, we did make it out to all corners of the state each year. With the budget cuts and staffing shortages, it is difficult to get the time and approval to travel. Tracy and Jan are both farmers and sell at farmers markets in the Des Moines area. That is why it is easy to cover the central Iowa markets. Our schedule is much like yours. Many of our Saturdays are spent in the fields or selling at the markets. We do hope to visit several different markets this year. If you want us to visit your market this year, send us an email or call us. We will see what we can arrange. Thanks for your comment.

If you're interested in reading the entire report, contact Jan Walters

Question from Farmer Selling Beef

Attention all meat producers: Can you help respond this farmer? (Comment submitted on the survey form. If you sell meat and have had EBT sales, please share any helpful tips. We will print your tips in the newsletter next month. Call Jan or Tracy with your thoughts.)

"We sell all natural, grass fed beef by the package at very reasonable prices, and yet no one has purchased beef using an EBT card. I find this odd considering there are many EBT clients in town and we sell a lot of beef. I can't help but think that EBT clients have not been properly informed about the types of products available at local farmers markets. Try contacting local news stations and have them visit some farmers markets with a DHS rep to promote the EBT program and perhaps even set up a booth with information for people."

DHS staff love the idea of setting up a booth at markets. Not to make excuses, but our travel budgets have been greatly reduced and county DHS staff have caseloads pushing 700-800 per worker. Saying that, what else can we do? We will modify the Farmer Market Brochure to make sure that it indicates that all kinds of foods (meat, baked goods, jam, honey, produce, and dairy) can be purchased with SNAP EBT benefits. We will also examine the DHS website to make sure that the message is there also. What could you do? Place an ad in the local newspaper or shopper, specifically mentioning that you accept EBT, debit and credit cards. We would be glad to email you the EBT card logo that you can use in an ad or to place on your website. Consider your signage. Are your EBT signs easily seen? Does your market do any

advertising to promote the fact that you and other farmers can accept EBT? The market could produce flyers and post them in your community (WIC clinic, gas stations, restaurants, etc.).

DHS staff would like to hear from this individual and learn more about the location of their market and see if EBT sales increase in future months. Call or email Jan Walters

Upcoming Events

Farmers Market Conference –February 20th at First Christian Church, 25th & University, Des Moines – Jan will be attending this conference. Be sure to stop by and say hello.

Ordering Supplies – Effective Immediately

You will now contact <u>Maureen Mitchell</u> if you need paper, battery, or cords. Maureen is a secretary in our unit and has agreed to help out by mailing supplies to farmers. Her email is <u>mmitche@dhs.state.ia.us</u> or phone at 515-281-3163. Tracy will be taking on some new job duties and will be devoting much of her time to EBT policy. (See below)

Future Staff Changes – by Jan Walters

Many of you are aware that the Governor has signed a retirement bill for state employees. I will be retiring sometime this spring. I don't have a date in mind yet, but we all need to think about the transition. You can see from other references in this newsletter that changes are afoot. I will be training Tracy to handle to budget, contract and other EBT issues for DHS. This means that she will be less involved with farmers markets for some time. We have no idea whether this will be a temporary or permanent change. We don't know if my position will be filled later or who will cover farmers markets. We are working closely with administration to get a plan in place.

So, you may be speaking to me more while Tracy is learning the EBT policy portion.

March-May is always the busiest time for us. We're processing applications, getting equipment ordered and tested, training new farmers, providing refresher sessions to existing farmers, etc. So bear with us the next couple of months. It may take us longer to get back to you.

You all know that the EBT Wireless Project is like my favorite child. (don't tell my kids) I have very mixed feelings about leaving the Wireless Project and working with all of you. I have gotten to know many of you over the years. When I developed the program back in late 2004, there were lots of unknowns. Could we find farmers who wanted to use wireless technology? Could we afford to get the wireless equipment? Would EBT customers go to the farmers markets and spend their benefits? The primary thing I have learned these past five years is that the program's success is due to all of you! You took a chance and were willing to try something new. You wanted to make sure that low income Iowans could have access to fresh, locally grown produce. You are out there every week at the market, through rain, shine and even snow. Iowa's Wireless Project has received numerous national awards and is held up as the standard that other states and markets want to emulate.

Although I may not be working at DHS, I do plan on joining your ranks. I've tripled my seed order this year and plan on selling at many more markets this fall. So, I will continue to see many of you at the market. Change is always hard, but yet it is exciting as a new adventure is around the corner. Tracy is truly dedicated to the Wireless Project and will continue to do a wonderful

job. I truly wish the best for each and every one of you. Thank you so much for your support and friendship.

Reminders:

- 1. Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.
- 2. Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.
- 3. You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.
- 4. Hot foods and hot drinks (cocoa, coffee, tea) cannot be purchased with SNAP EBT benefits.
- 5. If your machine quits working, be sure to call Jan or Tracy right away! Or if need help during the weekend, you can call 1-888-848-6825 phone number on the side of your machine.
- 6. Call Maureen if you need any supplies such as paper rolls, power cords, or battery.
- 7. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs.
- **8.** Charge your batteries before market. You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Tracy for a replacement.
- 10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

Help Desk

We are here to help you!

When you have questions about:

- Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-5545 or Jan Walters at 515-281-3588.
- What you can sell to EBT customers, or being authorized to accept EBT? Call USDA/FNS at 515-284-4035.
- > Food Assistance eligibility? Call Tom Wakefield at 515-281-6820.
- > Supplies call Maureen Mitchell at (515) 281-3163